

Information to identify the case:

Debtor 1	Robert W. Jackson	Social Security number or ITIN	xxx-xx-3509
	First Name Middle Name Last Name	EIN	--
Debtor 2	Theresa A. Jackson	Social Security number or ITIN	xxx-xx-9480
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-26255-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert W. Jackson

Theresa A. Jackson

12/14/21

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert W. Jackson
Theresa A. Jackson
Debtors

Case No. 16-26255-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 14, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert W. Jackson, Theresa A. Jackson, 59 Highland Street, Lincoln Park, NJ 07035-1930
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516568676	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516356177	+ Hayt, Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500
518792286	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
518792287	+ J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, J.P. Morgan Mortgage Acquisition Corp. c/o Rushmore Loan Management Services 92619-2708
516356179	+ Loyola University, 6363 St. Charles Avenue, Campus Box 216, New Orleans, LA 70118-6143
516395362	NJCLASS, PO Box 548, Trenton, NJ 08825
516356182	New Jersey Healthcare Specialists P.C., P.O. Box 417191, Boston, MA 02241-7191
516356183	+ New Jersey Higher Education, P.O. Box 548, Trenton, NJ 08625-0548
516356185	+ New Jersey Higher Education, #4 Quakerbridge Plaza, P.O. Box 540, Trenton, NJ 08619-1241
516356187	+ North Jersey Spine Group, LLC, 1680 Route 23 North, Suite 250, Wayne, NJ 07470-7520
516356188	One Main Financial, 5801 Colwell Boulevard, c/s Care Department, Irving, TX 75039
516356191	The Duggins Law Firm, 1011 Julia Street, New Orleans, LA 70113-1904
516356192	+ Thomas S. Iulo, DMD, 29 Station Road, Lincoln Park, NJ 07035-1749
516547837	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 14 2021 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 14 2021 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516356165	+ EDI: AMEREXPR.COM	Dec 15 2021 01:38:00	American Express, P.O. Box 981537, El Paso, TX 79998-1537
516510383	EDI: BECKLEE.COM	Dec 15 2021 01:38:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516356166	EDI: BANKAMER.COM	Dec 15 2021 01:38:00	Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410-8110
516356167	EDI: BANKAMER.COM	Dec 15 2021 01:38:00	Bank of America, P.O. Box 982235, El Paso, TX 79998-2235
516522506	EDI: BANKAMER.COM	Dec 15 2021 01:38:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
516356168	+ EDI: CITICORP.COM	Dec 15 2021 01:38:00	Bloomington/DSNB, P.O. Box 8218, Mason, OH 45040-8218
516385165	EDI: CAPITALONE.COM	Dec 15 2021 01:38:00	Capital One Bank (USA), N.A., PO Box 71083,

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			Charlotte, NC 28272-1083
516356169	+ EDI: CAPITALONE.COM	Dec 15 2021 01:38:00	Capital One Bank USA, N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281
516356171	EDI: RMSC.COM	Dec 15 2021 01:38:00	Care Credit/SYNCB, P.O. Box 965036, Orlando, FL 32896-5036
516356174	+ EDI: WFNNB.COM	Dec 15 2021 01:38:00	Comenity Capital/J Jill, P.O. Box 182789, Columbus, OH 43218-2789
516356175	EDI: DISCOVER.COM	Dec 15 2021 01:38:00	Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850-5316
516356180	+ EDI: CITICORP.COM	Dec 15 2021 01:38:00	Macy's/DSNB, P.O. Box 17759, Clearwater, FL 33762
516366739	EDI: DISCOVER.COM	Dec 15 2021 01:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516356176	EDI: RMSC.COM	Dec 15 2021 01:38:00	Gap/SYNCB, P.O. Box 965005, Orlando, FL 32896-5005
516356178	EDI: RMSC.COM	Dec 15 2021 01:38:00	Lord & Taylor/SYNCB, P.O. Box 965015, Orlando, FL 32896-5015
516510743	+ EDI: MID8.COM	Dec 15 2021 01:38:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516356186	+ Email/Text: bnc@nordstrom.com	Dec 14 2021 20:34:14	Nordstrom FSB, P.O. Box 13589, Scottsdale, AZ 85267-3589
516356189	EDI: RMSC.COM	Dec 15 2021 01:38:00	PC Richards/SYNCB, P.O. Box 965036, Orlando, FL 32896-5036
516581188	EDI: PRA.COM	Dec 15 2021 01:38:00	Portfolio Recovery Associates, LLC, C/O nordstrom Fsb, POB 41067, Norfolk VA 23541
516581169	EDI: PRA.COM	Dec 15 2021 01:38:00	Portfolio Recovery Associates, LLC, C/O synchrony Bank, POB 41067, Norfolk VA 23541
516580954	EDI: PRA.COM	Dec 15 2021 01:38:00	Portfolio Recovery Associates, LLC, c/o Onemain Financial Group, LLC, POB 41067, Norfolk VA 23541
516547617	EDI: Q3G.COM	Dec 15 2021 01:38:00	Quantum3 Group LLC as agent for, Second Round LP, PO Box 788, Kirkland, WA 98083-0788
516356190	+ EDI: RMSC.COM	Dec 15 2021 01:38:00	SYNCB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
516356193	EDI: TFSR.COM	Dec 15 2021 01:38:00	Toyota Motor Credit Corp., 5005 N. River Boulevard NE, Cedar Rapids, IA 52411-6634
516520159	+ EDI: WFFC.COM	Dec 15 2021 01:38:00	WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
516356195	+ EDI: WFFC.COM	Dec 15 2021 01:38:00	Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516356170	*+	Capital One Bank USA, N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281
516356172	*	Care Credit/SYNCB, P.O. Box 965036, Orlando, FL 32896-5036
516356181	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macy's/DSNB, P.O. Box 17759, Clearwater, FL 33762

District/off: 0312-2

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516356184 *+ New Jersey Higher Education, P.O. Box 548, Trenton, NJ 08625-0548
516356194 *P++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:,
Toyota Motor Credit Corp., 5005 N. River Boulevard NE, Cedar Rapids, IA 52411-6634

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2021 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. bcaine@parkermccay.com BKcourtntices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James Patrick Shay	on behalf of Creditor WELLS FARGO BANK N.A. shay@bbs-law.com, jpshay@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers	on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com
Robert Saul Molnar	on behalf of Debtor Robert W. Jackson molnarrs@aol.com
Robert Saul Molnar	on behalf of Joint Debtor Theresa A. Jackson molnarrs@aol.com

TOTAL: 8